



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

**Ventura County Chapter**  
<https://www.narfe190.org>

Volume 2026 No. 1  
January 2026

> > **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** < <

**CHAPTER PRESIDENT**

**GEORGE RAMIREZ**  
george.ramirez@gmail.com  
1-805-340-4996

**1<sup>ST</sup> V/P (MEMBERSHIP)**

**CAROL ANNE MOORE**  
cmoorecas1@gmail.com  
1-805-922-4864

**RECORDING SECRETARY**

**CAROL ANNE MOORE**  
cmoorecas1@gmail.com  
1-805-922-4864

**2<sup>ND</sup> V/P (LEGISLATION)**

**GEORGE RAMIREZ**  
george.ramirez@gmail.com  
1-805-340-4996

**SERVICE OFFICER**

**PATTY MORALES**  
moroles14@gmail.com  
1-805-801-1131

**TREASURER**

**CARL BAILEY**  
1mrbig1@verizon.net  
1-805-487-1801

**Committees**

**SERGEANT-AT-ARMS**

**JESUS ROMAN**  
jessie.romanjr@gmail.com  
1-805-320-5484

**PROGRAMS**

**ED TROTTER**  
etrotterzzzz@verizon.net  
1-805-340-4996

**CHAPLAIN**

**CAROL ANNE MOORE**  
cmoorecas1@gmail.com  
1-805-922-4864

**PUBLICITY**

**JESUS ROMAN**  
jessie.romanjr@gmail.com  
1-805-320-5484

**NEWSLETTER EDITOR**

**VIC JOHNSON**  
vjohanson44@sbcglobal.net  
1-805-647-7420

**NARFE NET COORD**

**CARL BAILEY**  
1mrbig1@verizon.net  
1-805-487-1801

**NOMINATING COMMITTEE: THE BOARD**

**FOOD SHARE DONATIONS NEEDED**

The number of people who rely on Food Share is increasing. Food Share's work is needed, too, even after the holidays, as it seems grocery prices are rising everywhere. As a result, food pantries have become increasingly important. Food Share is one of them. Donations of money or food help, but donations of money are most useful, giving the organization more flexibility in obtaining the food for distribution.

If you want to help *locally* with funds, just write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

**NARFE CHAPTER 190 NEWSLETTER**

NARFE Chapter 190 **NEWSLETTER** is published monthly by Chapter 190 of the National Active and Retired Federal Employees Association, 235 East Olive Street, Oxnard CA 93033-4533. Annual membership dues includes subscription.

**JANUARY LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

> > Use "A" Street entrance **ONLY** < <

**Date: Thursday, January 15**

**Time: 11:30 to socialize, 12:00 to dine**

**Cost: \$17.00** ▶▶ *Note New Cost* ◀◀

Please make your reservations by **NOON**, Monday, January 12. E-mail Carl at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **January 15**, we'll meet at 11:30, and serve lunch at noon. The day's menu will be:

**Sweet & Sour Pork Chops**

**Rice Pilaf      Baby Carrots**

**Green Salad      Rolls & Butter**

**Ice Cream      Coffee & Water**

*Please help our cashier by paying for your lunch with smaller bills (\$1, \$5 and \$10) Thanks!*

**JANUARY PROGRAM**

If January comes, can April 15<sup>th</sup> be far behind? (My apologies to Percy Bysshe Shelley.)

In preparation for that date, **Ms. Parul Gupta**, from Liberty Tax, will discuss new and upcoming tax laws that would be beneficial to us when filing and to answer any questions we may have. Liberty Tax is a tax preparation company that helps individuals and families navigate their tax needs with confidence and ease. She says Liberty Tax is known for accuracy, integrity, and personalized service. In addition, they work to ensure every client understands their return and feels supported throughout the process.

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation – even if your guest won't be eating with us (it'll ensure everyone will have a seat) .

**WHAT IT TAKES TO LIVE LONGER**

A fitting thought to begin the new year, according to *Psychology Today*: people who have a strong sense of purpose live an average of **7 years longer** than those without one.

Thus, not only does *purpose* simply give you a direction, but it gives you *time*, too

## NOTES FROM THE TOP

George Ramirez, President

On behalf of your NARFE Chapter 190 Board of Directors and Committee Chairs, we wish you good health and a consequential new year of activities, accomplishments and fulfillment shared with family, friends, and your fellow NARFE members.

The new year also means income tax season. As you gather & organize documents, it is also a good time to update your financial information with your financial institutions. Changes in address, phone numbers and marital status are a few changes that require updates.

This is also a good time to increase your awareness of tax & other financial scams that provide proliferate during this busy time of year. California offers a couple of resources with mentioning.

### **Tax Scams ZOOM Webinar**

As tax season approaches, you and your loved ones should know what to look for to avoid tax scams. The California Department of Financial Protection & Innovation held a webinar on January 7th to provide knowledge to protect you and yours. Registration was on ZOOM at: [https://dfpi-ca.zoom.us/webinar/register/WN\\_KvNLM7YaS-uuvqmcLbKJNQ#/registration](https://dfpi-ca.zoom.us/webinar/register/WN_KvNLM7YaS-uuvqmcLbKJNQ#/registration)

### **Attorney General Resource**

Misconduct by Federal Agents is be reported to the California Attorney General. Members of the public may go to: <https://oag.ca.gov/reportmisconduct> to report potentially unlawful activity in California by federal agents or personnel, such as officers or agents of Immigration and Customs Enforcement (ICE), Customs and Border Protection (CBP), or federalized National Guard soldiers or airmen.

### **Do you know about IRMAA?**

Income-Related Monthly Adjustment Amount (IRMAA) is a surcharge on Medicare Part B and Part D premiums for higher-income beneficiaries, and it's determined by your Modified Adjusted Gross Income (MAGI) from two years prior. With Social Security & CSRS benefits increasing by 2.8% in 2026, be aware of a potential increase in your Medicare Part B & D premiums two years *from now*. A large Roth conversion taxed as ordinary income will likely result in increased Medicare Parts B & D premiums then. Sale of real estate may also trigger IRMAA. Discuss potential consequences with your tax advisor/preparer.

### **Some Good News**

For years, the “donut hole” was a nightmare. Now, in 2026, it's officially gone. The new laws cap **total out-of-pocket costs** for Part D prescription drugs at **\$2,100** for the year. If you have high medication costs, your bills could drop significantly beginning January 1, 2026.

- George

## MEMBERSHIP MATTERS

by Carol Anne Moore

Should someone ask why they ought to join NARFE, there are many reasons. NARFE membership provides a worthwhile opportunity to join forces to support our Federal workforce. We help support legal protections in place which the courts have enforced.

NARFE uses a multi-faceted approach to protect and enhance federal benefits, combining lobbying, grassroots activism, a dedicated Political Action Committee (PAC), and legal advocacy. They directly lobby Congress to oppose benefit cuts, support favorable legislation (like protecting annuity/health benefits), and use advocacy tools to encourage members to contact lawmakers.

### **Political Action and Advocacy Strategies**

- **Registered Lobbyists:** A team of government relations professionals in Washington, D.C. monitors legislation and advocates for the interests of federal employees and retirees.
- **Grassroots Network:** NARFE leverages a strong, member-driven network to send letters, meet with legislators, and call on Congress to protect benefits.
- **NARFE-PAC:** A member-supported political action committee contributes to candidates who support federal employee benefits.
- **Issue Briefs & Data:** The organization provides lawmakers with data on the economic impact of federal retirees in their districts.
- **Advocacy Priorities:** Key focus areas include protecting the Federal Employees Health Benefits (FEHB) program, defending richard myatt earned annuity payments, supporting Cost-of-Living Adjustments (COLAs), and opposing detrimental changes to retirement systems.
- **Regulatory Oversight:** NARFE engages with federal agencies, such as the Office of Personnel Management (OPM), to improve customer service, reduce retirement application backlogs, and push for technology modernization.

### **Legal and Formal Processes**

- **Legal Action:** NARFE takes legal action, including filing lawsuits, to protect the civil service system and federal employee rights, such as opposing actions that would turn civil service positions into political patronage.
- **Testimony:** Representatives testify before congressional committees to defend against proposals that threaten earned benefits.
- **Regulatory Input:** They submit comments on proposed regulations and monitor agency actions.

These efforts ensure that the voices of federal employees and retirees are heard, helping to prevent reductions to earned pay and benefits while pushing for improvements to their retirement security.

**Unless we speak, Congress will assume our consent!**

**OH, NO—NOT AGAIN!**

It’s the story that keeps repeating. Shutdown. Now that we’re in 2026, Congress must still pass the federal budget. Will they? If they don’t, the government will shut down yet *again*.

Anticipating that possibility, NARFE established a new page, “NARFE’s Shutdown Resources,” on its website ([narfe.org](http://narfe.org)). The page has information and resources for active federal employees affected by a government shutdown. But it also serves to inform the media and the public about the negative effects a shutdown has on America’s civil servants.

The page will be updated frequently, focusing on congressional activity, media statements and more.

**AVOID DONATION SCAMS**

Scams, phishing and other such efforts seem to be initiated constantly. We just came through the ‘giving season,’ but there are still genuine needs for ongoing support. Still, do be cautious when you receive:

- 1. Donation requests from unknown organizations.** Research charities through official websites and make sure donations are made through secure donation processes.
- 2. Emails or texts claiming suspiciously good deals, unusual account activity, or missed deliveries.** You should verify these notifications directly by visiting official websites or using trusted apps. When in doubt, don’t click any links; just leave such suspicious websites.
- 3. Emergency texts claiming to be from loved ones requesting financial help.** Double-check the situation by contacting the person directly before taking any action.
- 4. Be careful if you do send funds.** Most advisories say to send via credit card or check. Don’t send cash, gift cards or other untraceable means.
- 5. Keep up with the latest.** Scam attempts seem to arise every minute. It makes sense to try to keep up with both the latest scams and ways to avoid them to not ‘get taken.’ One way to do that is to sign up for FTC consumer alerts. You can go to [ftc.gov/ConsumerAlerts](http://ftc.gov/ConsumerAlerts) and sign up to get email updates on recent scams, announcements, and advice.

**SERVICE OFFICER NOTES**

Patty Morales, Service Officer

The administration’s initiative, the “Department of Government Efficiency” (or DOGE), to cut waste and abuse may have ended, but the Office of Personnel Management continues working to cut its costs.

OPM has begun sending emails to annuitants who have an email address registered with them but who have not established an OPM account. The emails urge the recipient to activate an OPM account to prioritize digital delivery of the 1099-R. OPM is trying to save an estimated \$5 million in its annual mailing costs. Another email to this category of annuitants tells them that they will no longer automatically receive their 1099-R by postal mail. However, federal annuitants can still receive paper 1099-Rs in 2026. Paper delivery is not automatic; you must let OPM know your preference.

If you want to receive a paper 1099-R in the mail, you must verify your communication preferences. Go to [www.serviceline.opm.gov](http://www.serviceline.opm.gov) and click on the blue box (login.Gov) if you have an account or create one. On the left of the opened website page there will be a box with a small arrow pointing downward. Click on that arrow to open an index, and select Profile. The Profile page will show the 1099-R Preference, to select postal mail or electronic delivery.

OPM has gone even further to ease use of their site. They recently launched a new “No-Login” 1099-R Request Tool. Use the same web address shown above, and you will not need to sign into an account just to request that your 1099-R be sent to you via e-mail. You will need to provide your CSA or CSF claim number and zip code on file with OPM. You can request that a link be sent to your secure email on file with OPM. Click on that link and you will receive the 1099-R which you can save or print.

This “no login” method requires a computer, an email address and maybe a printer. If you can receive the 1099-R via email but you don’t have access to a printer, you can have it printed at an office supply store or just have your tax preparer print it for you. If you do not have use of a device to use the internet, you’ll have to contact OPM directly to request your 1099R be sent by postal mail. The OPM Retirement Services phone number is 888-767-6738 (TTY: 711).

**MEMBERSHIP REPORT**

	<u>Members*</u>
End of last month	250
New Members	3
Dropped or Transferred	<u>- 1</u>
GRAND TOTAL	252

\* National NARFE database still being updated

**TREASURER’S REPORT**

End of the last month balance	\$2,140.25
Receipts	656.52
Disbursements	<u>(768.59)</u>
End of month balance	\$2,028.18

## POSSIBLE ANTI-ALZHEIMER'S DRUG?

Research suggests Alzheimer's may start far earlier than previously thought, driven by a hidden toxic protein in the brain.

A new drug, NU-9, developed at Northwestern University and being tested in mice has shown promise as an early intervention for Alzheimer's by blocking this early damage and reducing inflammation linked to disease progression.

The drug is a small-molecule compound which decreased the toxic amyloid beta oligomersubtype and dramatically reduced the damage it causes in a mouse model of Alzheimer's. By addressing those changes at the onset of Alzheimer's, the researchers are hopeful NU-9 could prevent, or significantly delay, the cascade of toxic events that ultimately destroy neurons.

Earlier this year, researchers . Alzheimer's column continues...



**National Active and Retired  
Federal Employees Association  
235 East Olive Street  
Oxnard CA 93033-4533**

NON-PROFIT ORG  
U.S. POSTAGE  
PAID  
Oxnard CA 93030  
Permit No. 1839

**RETURN SERVICE REQUESTED**

Alzheimer's column continues

demonstrated that NU-9 also could effectively treat Alzheimer's. In the previous study, NU-9 showed it could clear toxic amyloid beta oligomers in lab-grown brain cells from the hippocampus, a region critical for learning and memory.

There are a couple of early diagnostic blood tests for Alzheimer's now in development. They show promise of better early diagnostics – combined with a drug that could stop the disease in its tracks – is the goal.

Currently, the team is testing NU-9 in additional models of Alzheimer's disease, including an animal model of late-onset disease that better reflects typical human aging. The researchers also plan to follow animals for a longer period of time to determine whether symptoms develop in treated animals and plan to examine how early intervention with NU-9 affects memory and neuron health over time.

## IS YOUR NAME IN PRINT?

If you find your name in lower case somewhere in this newsletter (besides in the new member listings), your lunch will be free at this month's meeting. We pick a member's name at random; that name then appears john doe somewhere. (It could be *your* name; last month, it was Sandra Miller. She found her name!)

If you find *your* name, tell Carl when you make your reservation or when you check in. Your lunch will be free, so start looking now!

## THREE NEW MEMBERS

This month, we welcome 3 new or reinstated members to Chapter 190: **Joseph Domitrovich, John Durda, and George Hampton.**

Please be sure to welcome all attendees (not just the new members) to our luncheon meetings!

## NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE some time ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (as well as the addresses used to mail this newsletter).

Carl's email and phone number are in the box on this newsletter's front page.

## LOOKING AHEAD TO NEXT MONTH

We'll be at the Elks on Thursday, February 19. Make your reservations with Carl by noon on Monday, February 16. The day's entrée: Chicken Fried Steak.

## JANUARY LUNCHEON – FINAL REMINDER

We'll meet on Thursday, January 15. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, January 12.